

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Daniel Schutzer
Serial No.: 09/640,037
Filing Date: August 16, 2000
For: System and Method For Use of Distributed Electronic Wallets
Examiner: To Be Assigned
Art Unit: 2161

[Handwritten signature over the application details]



Assistant Commissioner of Patents
Washington, DC 20231

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SIR:

Technology Center 2100

Pursuant to 37 C.F.R. §§1.56, 1.97, and 1.98 the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form-PTO 1449. Copies of the references listed on the attached form are enclosed.

This Information Disclosure Statement is being submitted prior to the mailing of a first Office Action in this application, therefore, no certification fee is required (37 C.F.R. § 1.97(b)(3)).

It is respectfully requested that the references listed on the attached form be expressly considered by the Examiner and be made of record in the application and appear among the "References Cited" on any patent to issue therefrom.

For the documents listed in "Other Documents," applicant has listed the dates which are shown on the documents. Applicant makes no representation as to the publication dates, if any, of these documents.

Date: 2/16/01
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Respectfully submitted,

[Handwritten signature over the signature block]
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